

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re:

PATRICK D. HAYES JR. and  
KAREN J. O'BRIEN-HAYES  
Debtors

Chapter 13

Case No. 20-40313-CJP

**DEBTORS' OBJECTION TO PROOF OF CLAIM #16 of U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST 2004-HE8, ASSET BACKED PASS-THROUGH CERTIFICATES, SERICES 2004-HE8**

NOW COME THE DEBTORS and objects pursuant to Fed. R. Bankr. P. 3007 and L.R. 3007-1 to Claim #16, U.S. BANK NATIONAL ASSOCIATION as Trustee for Asset Backed Securities Corporation Home Equity Loan Trust 2004-HE8, Asset Backed Pass-Through Certificates, Serices 2004-HE8 for the reasons set forth below.

**I. Factual Background of Objection**

1. Debtors filed a skeletal Chapter 13 petition on March 2, 2020 to stop a foreclosure on their home at 18 Maplewood Ave. in Marlborough.
2. Debtors also own a three-family rental property at 88 East Street in Fitchburg. The property is fully rented and generating sufficient rental income to make the mortgage loan payment and contribute to debtors' ability to make plan payments. Although the loan had been modified in 2017, at the time of filing their petition, debtors believed that the loan was contractually current. There had not been notified of any payment arrears or escrow shortages.
3. Claimant, U.S. Bank, N.A., filed a proof of claim on April 14, 2020 asserting a secured claim for \$239,918.53 in total, including \$10,463.85 in alleged pre-petition arrears.
4. The Proof of Claim asserts that there is an "escrow deficiency for funds advanced" of \$6,494.91; and a "projected escrow shortage" of 1,680.62.

5. The Mortgage Proof of Claim Attachment, Official Form 410, does not report the loan history from the first date of default as required by the instructions.
6. Loan servicing on this loan was performed by Ocwen Loan Servicing until December 31, 2019. At that time, debtors received an activity statement of their escrow account stating it had \$1,303.80 on December 31, 2019. See Exhibit A.
7. Loan servicing was transferred to PHH Mortgage Services d/b/a “NewRez” on January 1, 2020. At that time debtors received an activity statement showing their escrow account had a negative balance of -\$4,957.69 on January 1, 2020. See Exhibit B.

## **II. Legal grounds for objection:**

8. To the extent the claim seeks a “projected escrow shortage,” the claim is for a debt which is unmatured as of the date of the petition. 11 U.S.C. §502(b)(5).
9. The claim includes sums allegedly due pursuant to an escrow account but lacks escrow account statement required by Rule 3001(c)(2)(C).
10. The claim includes a claim for interest or additional fees, expenses or charges and lacks a sufficient itemized statement of such interest, fees, expenses or charges. Rule 3001(c)(2)(A).
11. The claim for an escrow deficiency is contradicted by correspondence sent to debtors in March, 2020 which lowered their monthly payment from \$1,455.03 to \$1,322.27. See Exhibit C. The notice states that the payment changes “does not included [SIC] an escrow shortage or surplus adjustment because your escrow account is projected to have sufficient funds” and that “neither a shortage nor a surplus exists in your account.”
12. To the extent the lender has attempted to modify the monthly payment, it has done so in violation of Rule 3002.1(b) by failing to provide 21 days advance notice and provide the debtor with an objection remedy.
13. To the extent the lender has transformed a projected escrow shortage into an affirmative claim for secured arrears, it has violated the automatic stay. See Kenderes v. Nationstar Mortgage,

LLC, No. 17-03103dwh, 2018 WL 1442233 (Bankr. D. Or. Mar. 21, 2018) (Hercher), see also Keith M. Lundin, Lundin On Chapter 13, § 131.3, at ¶65-67, LundinOnChapter13.com (last visited May 22, 2020).

### **III. Recommendation:**

This claim should be stricken and the claimant ordered not to attempt to collect any alleged escrow shortages until it has moved for relief from stay to assess the same.

#### **NOTICE TO CLAIMANT**

The debtors, PATRICK D. HAYES JR. and KAREN J. O'BRIEN-HAYES have filed an objection to your claim. Your claim may be reduced, modified, or eliminated. You should discuss this objection with your attorney if you have one. If you contest this objection, you must respond within 30 days of filing of this objection in accordance with MBLR 13-13(c). Your response must state with particularity why the objection should be overruled and must be served on the objecting party and all parties entitled to notice together with a certificate of service. In accordance with MBLR 3007-1(c) if you do not file a timely response, you will be deemed to have agreed that the objection to the claim may be sustained.

Dated: May 22, 2020

PATRICK D. HAYES JR. and  
KAREN J. O'BRIEN-HAYES

BY THEIR ATTORNEY:

/s/ Michael J. Tremblay  
MICHAEL J. TREMBLAY BBO#502133  
277 Main St.  
Marlborough, MA 01752  
Tel. 508-485-4500  
Fax. 508-449-3969  
Email: [attorney@tremblay.com](mailto:attorney@tremblay.com)

DATE 03/02/2020

PHH MORTGAGE SERVICES  
1 MORTGAGE WAY  
MT LAUREL, NJ 08054

CUSTOMER ACCOUNT ACTIVITY STATEMENT

MORT NAME PATRICK HAYES  
STREET 88E ST  
CITY STATE ZIP FITCHBURG, MA, 01420

LOAN NUMBER: 8010264532

ACTIVITY FOR PERIOD 01/01/2019 - 12/31/2019

Loan Number	Transaction Date	Transaction Code	Due Date	Effective Date	Fees Assessed	Fees Paid	Suspense Amount	Principal Amount	Interest Amount	Escrow Amount	Advance Amount	Total Amount	Principal Balance	Escrow Balance	Advance Balance	Suspense Balance
8010264532	01/01/2019												0.00	0.00	0.00	0.00
8010264532	05/01/2019	142			0.00	0.00	0.00	-236568.28	0.00	0.00	0.00	0.00	236568.28	0.00	0.00	0.00
8010264532	05/06/2019	745			0.00	0.00	0.00	0.00	0.00	0.00	1020.00	0.00	236568.28	0.00	1020.00	0.00
8010264532	05/06/2019	745			0.00	0.00	0.00	0.00	0.00	0.00	185.42	0.00	236568.28	0.00	1205.42	0.00
8010264532	05/06/2019	745			0.00	0.00	0.00	0.00	0.00	0.00	75.00	0.00	236568.28	0.00	1280.42	0.00
8010264532	05/06/2019	745			0.00	0.00	0.00	0.00	0.00	0.00	186.92	0.00	236568.28	0.00	1469.34	0.00
8010264532	05/06/2019	745			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	236568.28	0.00	1469.34	0.00
8010264532	05/13/2019	173	05/01/2019	05/11/2019	0.00	0.00	0.00	490.95	384.28	475.97	0.00	1361.20	236077.33	475.97	1469.34	0.00
8010264532	06/13/2019	173	06/01/2019	06/13/2019	0.00	0.00	0.00	491.77	393.46	475.97	0.00	1361.20	235585.56	951.94	1469.34	0.00
8010264532	07/05/2019	313	07/01/2019		0.00	0.00	0.00	0.00	0.00	-726.68	0.00	0.00	235585.56	225.26	1469.34	0.00
8010264532	07/11/2019	351	07/01/2019		0.00	0.00	0.00	0.00	0.00	-489.51	0.00	0.00	235585.56	-264.25	1469.34	0.00
8010264532	07/15/2019	173	07/01/2019	07/15/2019	0.00	0.00	0.00	492.59	392.64	475.97	0.00	1361.20	235092.97	211.72	1469.34	0.00
8010264532	07/18/2019	173	08/01/2019	07/18/2019	0.00	0.00	66.25	0.00	0.00	0.00	0.00	66.25	235092.97	211.72	1469.34	66.25
8010264532	07/19/2019	173	08/01/2019	07/19/2019	0.00	66.25	-66.25	0.00	0.00	0.00	0.00	0.00	235092.97	211.72	1403.09	0.00
8010264532	07/19/2019	745			0.00	0.00	0.00	0.00	0.00	0.00	-56.25	0.00	235092.97	48.55	1403.09	0.00
8010264532	08/02/2019	351	08/01/2019		0.00	0.00	0.00	0.00	0.00	-163.17	0.00	0.00	234599.56	524.52	1403.09	0.00
8010264532	08/05/2019	173	08/01/2019	08/03/2019	0.00	0.00	0.00	493.41	391.82	475.97	0.00	1361.20	234599.56	361.35	1403.09	0.00
8010264532	09/04/2019	351	09/01/2019		0.00	0.00	0.00	0.00	0.00	-163.17	0.00	0.00	234105.33	837.32	1403.09	0.00
8010264532	09/10/2019	173	09/01/2019	09/10/2019	0.00	0.00	0.00	494.23	391.00	475.97	0.00	1361.20	234105.33	674.15	1403.09	0.00
8010264532	10/07/2019	351	10/01/2019		0.00	0.00	0.00	0.00	0.00	-163.17	0.00	0.00	233610.28	1150.12	1403.09	0.00
8010264532	10/09/2019	173	10/01/2019	10/09/2019	0.00	0.00	0.00	495.05	390.18	475.97	0.00	1361.20	233610.28	423.44	1403.09	0.00
8010264532	10/14/2019	313	10/01/2019		0.00	0.00	0.00	0.00	0.00	-726.68	0.00	0.00	233114.40	1026.79	1403.09	0.00
8010264532	11/05/2019	173	11/01/2019	11/05/2019	0.00	0.00	0.00	495.88	399.35	603.35	0.00	1488.58	233114.40	863.62	1403.09	0.00
8010264532	11/05/2019	351	11/01/2019		0.00	0.00	0.00	0.00	0.00	-163.17	0.00	0.00	233114.40	700.45	1403.09	0.00
8010264532	12/05/2019	351	12/01/2019		0.00	0.00	0.00	0.00	0.00	-163.17	0.00	0.00	232617.69	1303.80	1403.09	0.00
8010264532	12/08/2019	173	12/01/2019	12/08/2019	0.00	0.00	0.00	496.71	388.52	603.35	0.00	1488.58	232617.69	1303.80	1403.09	0.00
8010264532	12/31/2019												232617.69	1303.80	1403.09	0.00

DATE 03/02/2020

PHH MORTGAGE SERVICES  
1 MORTGAGE WAY  
MT LAUREL, NJ 08054

CUSTOMER ACCOUNT ACTIVITY STATEMENT

MORT NAME PATRICK HAYES  
STREET 88E ST  
CITY STATE ZIP FITCHBURG, MA, 01420

LOAN NUMBER: 8010264532

ACTIVITY FOR PERIOD 01/01/2020 - 03/02/2020

Loan Number	Transaction Date	Transaction Code	Due Date	Effective Date	Fees Assessed	Fees Paid	Suspense Amount	Principal Amount	Interest Amount	Escrow Amount	Advance Amount	Total Amount	Principal Balance	Escrow Balance	Advance Balance	Suspense Balance
8010264532	01/01/2020												232617.69	-4957.69	1403.09	0.00
8010264532	01/06/2020	351	01/01/2020		0.00	0.00	0.00	0.00	0.00	-163.17	0.00	0.00	232617.69	-5120.86	1403.09	0.00
8010264532	01/08/2020	173	01/01/2020	01/08/2020	0.00	0.00	0.00	497.53	387.70	603.35	0.00	1489.58	232120.16	-4517.51	1403.09	0.00
8010264532	01/14/2020	313	01/01/2020		0.00	0.00	0.00	0.00	0.00	-917.14	0.00	0.00	232120.16	-5434.65	1403.09	0.00
8010264532	01/16/2020	301			0.00	0.00	0.00	0.00	0.00	-1466.89	0.00	0.00	232120.16	-6901.54	1403.09	0.00
8010264532	02/03/2020	351	02/01/2020		0.00	0.00	0.00	0.00	0.00	-163.17	0.00	0.00	232120.16	-7064.71	1403.09	0.00
8010264532	02/13/2020	173	02/01/2020	02/13/2020	0.00	0.00	0.00	498.36	386.87	569.80	0.00	1455.03	231621.80	-6494.91	1403.09	0.00
8010264532	03/02/2020												231621.80	-6494.91	1403.09	0.00

## Off-Scheduled Escrow Statement

March 4, 2020

Loan number: [REDACTED]

### Questions?

Visit us at  
[www.MortgageQuestions.com](http://www.MortgageQuestions.com)  
Call toll free 1-888-820-6474  
Fax 1-856-917-8300

[REDACTED] NZ  
PATRICK HAYES  
KAREN O'BRIEN HAYES  
18 MAPLEWOOD AVE  
MARLBOROUGH, MA 01752  
[REDACTED]

### Why am I getting this statement?

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on March 2, 2020 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

### What does this mean to me?

Your new monthly payment has been adjusted based on one-twelfth of your most recent tax and insurance amounts. It does not include an escrow shortage or surplus adjustment because your escrow account is projected to have sufficient funds. **Effective April 2020, your new monthly payment will be \$1,322.37.**

### Escrow Balance Information

Below is information about your **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. The difference between these two amounts is zero, so no action is required.

<b>Anticipated</b> escrow account balance (as of March 31, 2020):	-\$ 6,088.28
Escrow adjusted per Proof of Claim*	\$7,605.73
<b>Required</b> escrow account balance (as of March 31, 2020):	\$1,517.45

\*This amount reflects the adjustment made for the Bankruptcy Proof of Claim:

See reverse →

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Page 1 of 3

Borrower Name: PATRICK HAYES

Loan Number: [REDACTED]

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Effective April 2020, your new monthly mortgage payment will be: \$1,322.37		
	Current Payment	New Payment
Principal & Interest	\$885.23	\$885.23
Escrow Deposit	\$569.80	\$437.14
<b>Total Payment</b>	<b>\$1,455.03</b>	<b>\$1,322.37</b>
<b>If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.</b>		

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$437.14, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the April 2020 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$2,866.78	\$3,287.64
Insurance	\$1,958.04	\$1,958.04
<b>TOTAL</b>	<b>\$4,824.82</b>	<b>\$5,245.68</b>

Prior Year Account History and Coming Year Projections

**This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year.** The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$874.28 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$6,731.45 will be reached in April 2020. When subtracted from your minimum required balance of \$874.28, neither a shortage or surplus exists in your account. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-888-820-6474**.

Escrow account projections for the coming year					
Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	<b>Opening balance</b>			<b>- 6,088.28</b>	<b>1,517.45</b>
Apr 2020	CITY TAX	437.14	917.14	-6,568.28	1,037.45

Continued on next page

**Change of name or address**  
 If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone (       )	Business telephone (       )	Extension
E-mail address		

## Off-Scheduled Escrow Statement (continued)

March 4, 2020

PATRICK HAYES  
KAREN O'BRIEN HAYES  
18 MAPLEWOOD AVE  
MARLBOROUGH, MA 01752

Loan number: [REDACTED]

**Questions?**  
Visit us at  
[www.MortgageQuestions.com](http://www.MortgageQuestions.com)  
Call toll free 1-888-820-6474  
Fax 1-856-917-8300

## Escrow account projections for the coming year (continued)

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
Apr 2020	HAZARD INS.		163.17	-6,731.45	874.28 LP
May 2020	HAZARD INS.	437.14	163.17	-6,457.48	1,148.25
Jun 2020	HAZARD INS.	437.14	163.17	-6,183.51	1,422.22
Jul 2020	CITY TAX	437.14	726.68	-6,473.05	1,132.68
Jul 2020	HAZARD INS.		163.17	-6,636.22	969.51
Aug 2020	HAZARD INS.	437.14	163.17	-6,362.25	1,243.48
Sep 2020	HAZARD INS.	437.14	163.17	-6,088.28	1,517.45
Oct 2020	CITY TAX	437.14	726.68	-6,377.82	1,227.91
Oct 2020	HAZARD INS.		163.17	-6,540.99	1,064.74
Nov 2020	HAZARD INS.	437.14	163.17	-6,267.02	1,338.71
Dec 2020	HAZARD INS.	437.14	163.17	-5,993.05	1,612.68
Jan 2021	CITY TAX	437.14	917.14	-6,473.05	1,132.68
Jan 2021	HAZARD INS.		163.17	-6,636.22	969.51
Feb 2021	HAZARD INS.	437.14	163.17	-6,362.25	1,243.48
Mar 2021	HAZARD INS.	437.14	163.17	-6,088.28	1,517.45
<b>Total</b>		<b>\$5,245.68</b>	<b>\$5,245.68</b>		

LP - indicates your required escrow lowest balance

## Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	<b>Opening balance</b>					<b>814.11</b>	<b>-6,901.54</b>
Feb 2020	HAZARD INS.	402.07	569.80 *	163.17	163.17	1,053.01	-6,494.91
Mar 2020	HAZARD INS.	402.07	569.80 E	163.17	163.17 E	1,291.91	-6,088.28
Apr 2020	CITY TAX	402.07	*	706.71	*	987.27	
Apr 2020	HAZARD INS.			163.17	*	824.10	
May 2020	HAZARD INS.	402.07	*	163.17	*	1,063.00	
Jun 2020	HAZARD INS.	402.07	*	163.17	*	1,301.90	
Jul 2020	CITY TAX	402.07	*	726.68	*	977.29	
Jul 2020	HAZARD INS.			163.17	*	814.12	
Aug 2020	HAZARD INS.	402.07	*	163.17	*	1,053.02	
Sep 2020	HAZARD INS.	402.07	*	163.17	*	1,291.92	
Oct 2020	CITY TAX	402.07	*	726.68	*	967.31	
Oct 2020	HAZARD INS.			163.17	*	804.14	
Nov 2020	HAZARD INS.	402.07	*	163.17	*	1,043.04	
Dec 2020	HAZARD INS.	402.07	*	163.17	*	1,281.94	
Jan 2021	CITY TAX	402.07	*	706.71	*	977.30	
Jan 2021	HAZARD INS.			163.17	*	814.13	
<b>Total</b>		<b>4,824.84</b>	<b>1,139.60</b>	<b>4,824.82</b>	<b>326.34</b>		



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re:

PATRICK D. HAYES JR. and  
KAREN J. O'BRIEN-HAYES  
Debtors

Chapter 13

Case No. 20-40313-CJP

**AFFIDAVIT OF SERVICE**  
**Pursuant to Fed. R. Bankr. P. 3007 and 7004(h)**

I, Michael J. Tremblay, hereby certify under the penalty of perjury that I have served the following pleading:

**DEBTORS' OBJECTION TO PROOF OF CLAIM #16 of U.S. BANK  
NATIONAL ASSOCIATION AS TRUSTEE FOR ASSET BACKED  
SECURITIES CORPORATION HOME EQUITY LOAN TRUST 2004-  
HE8, ASSET BACKED PASS-THROUGH CERTIFICATES, SERICES 2004-  
HE8**

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by electronic service upon all Registered Users in this case pursuant to MLERF 9; and

- ☐ upon the individuals listed below by mailing first class to the individual's dwelling house or usual place of abode as set forth below;
- ☒ upon the domestic or foreign corporations, partnerships, or other unincorporated associations listed below by mailing first class mail to the attention of an officer, managing or general agent, or agent authorized by appointment or by law to receive service of process and, if the agent is one authorized by statute to receive service and the statute so requires, by also mailing to the defendant, as set forth below;
- ☐ upon the United States by (a) mailing to the civil process clerk at the United States Attorney for the district in which the action is brought; and (b) mailing to the Attorney General of the United States at Washington, District of Columbia; and (c) to the officer or agency as set forth below
- ☐ upon the officer or agency of the United States shown below by mailing to the United States as prescribed above and also to the officer or agency as set forth below;
- ☐ upon the state or municipal corporation or other governmental organization thereof shown below by mailing a copy to the person or office prescribed to be served by the law of the state in which service is made when an action is brought against such a defendant in the courts of

general jurisdiction of that state, or in the absence of the designation of any such person or office by state law, then to the chief executive officer thereof as set forth below

- ☐ upon the debtor by mailing a copy to the debtor at the address shown in the petition or to such other address as the debtor may designate in a filed writing as set forth below
- ☐ upon the United States trustee by mailing a copy to an office of the United States trustee or nother place designated by the United States trustee in the district where the case under the Code is pending as set forth below.
- ☐ upon the insured depository institutions listed below by certified mail to an officer of the institution or regular mail to its attorney who has appeared as set forth below

SIGNED UNDER THE PENALTY OF PERJURY.

Dated: May 22, 2020

/s/ Michael J. Tremblay  
MICHAEL J. TREMBLAY BBO#502133  
277 Main St.  
Marlborough, MA 01752  
Tel. (508) 485-4500  
[attorney@tremblay.com](mailto:attorney@tremblay.com)

Creditor	Method of Service
U.S. Bank N.A.	<p><input type="radio"/> Certified Mail addressed to: <input checked="" type="radio"/> Regular First Class Mail:</p> <p>U.S. Bank, N.A. c/o US Bancorp Attn: Richard Davis, President 800 Nicollet Mall Minneapolis, MN 55402</p> <p>reason: Executive officer, resident agent, and principal office address listed at the Office of the Comptroller of the Currency <a href="https://helpwithmybank.gov/">https://helpwithmybank.gov/</a></p>
U.S. Bank N.A.	<p><input type="radio"/> Certified Mail addressed to: <input checked="" type="radio"/> Regular First Class Mail:</p> <p>U.S. Bank, N.A. Attn: President 425 Walnut Street Cincinnati, OH 45202</p> <p>reason: Executive officer, resident agent, and principal</p>

	office address listed at the Office of the Comptroller of the Currency <a href="https://helpwithmybank.gov/">https://helpwithmybank.gov/</a>
U.S. Bank N.A.	<p><input type="radio"/> Certified Mail addressed to: <input checked="" type="radio"/> Regular First Class Mail:</p> <p>PHH Mortgage Corp. Attn: Bankruptcy Dept. PO Box 24605 West Palm Beach, FL 33426</p> <p>Reason: service address given on proof of claim</p>
U.S. Bank N.A.	<p><input type="radio"/> Certified Mail addressed to: <input checked="" type="radio"/> Regular First Class Mail:</p> <p>Zoh Nizami, Esq. Korde &amp; Associates, P.C. 900 Chelmsford St. Ste. 3102 Lowell, MA 01865</p> <p>Reason: counsel appearing on proof of claim</p>